

**Fill in this information to identify your case:**

Debtor 1 **Edmund W. Knetig**  
First Name Middle Name Last Name

Debtor 2 **Jennifer A. Knetig**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF OHIO**

Case number **16-10576**  
(if known)

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>1,017,550.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>381,220.42</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <b>1,398,770.42</b>

#### Part 2: Summarize Your Liabilities

	<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>1,018,376.54</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>0.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>0.00</b>
<b>Your total liabilities</b>	\$ <b>1,018,376.54</b>

#### Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>7,535.71</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>12,489.46</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to

Debtor 1 **Edmund W. Knetig**  
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the court with your other schedules.

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8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ <b>0.00</b>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <b>0.00</b>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <b>0.00</b>
9d. Student loans. (Copy line 6f.)	\$ <b>0.00</b>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <b>0.00</b>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <b>0.00</b>
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <b>0.00</b>

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(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF OHIO

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(If known)

Check if this is:

- ☒ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed  
☐ Not employed

Pilot Trainee

ExpressJet

100 Hartsfield Center Parkway  
Suite 100  
Atlanta, GA 30354

How long employed there?

1 month

Debtor 2 or non-filing spouse

- ☒ Employed  
☐ Not employed

Psychologist

Veterans VA Regional Office

10701 East Blvd  
Cleveland, OH 44199

4 years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,405.00</u>	\$ <u>7,777.47</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>2,405.00</u>	\$ <u>7,777.47</u>

Debtor 1 **Edmund W. Knetig**  
Debtor 2 **Jennifer A. Knetig**

Case number (if known) **16-10576**

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ <b>2,405.00</b>	\$ <b>7,777.47</b>	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>426.00</b>	\$ <b>2,397.98</b>	
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>241.11</b>	
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>	
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>31.20</b>	
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>426.00</b>	\$ <b>2,670.29</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>1,979.00</b>	\$ <b>5,107.18</b>	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>-3,431.47</b>	\$ <b>0.00</b>	
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>	
8g. Pension or retirement income	8g. \$ <b>3,881.00</b>	\$ <b>0.00</b>	
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>449.53</b>	\$ <b>0.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,428.53</b> + \$ <b>5,107.18</b>	= \$ <b>7,535.71</b>	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			11. +\$ <b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies			12. \$ <b>7,535.71</b> <b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain:			

EDMUND AND JENNIFER KNETIG  
Rental Real Estate roll  
As of Mar 14, 2016  
Bankruptcy Case # 16-10576

All rental real estate managed by: Rainey Property Management  
10515 W. Markham St.  
Little Rock, AR 72205  
(501) 221-8888

Real time account information can be viewed at:

[http://rainsoft.raineyrealty.com/JournalV.php?FormName=Filter&FormAction=search&s\\_bdate=2016-1-1&s\\_edate=2016-12-31&s\\_prop=&slrec=&md5=11af1535ce7ed70d99438dc3bc02ec6d&record\\_id=7234](http://rainsoft.raineyrealty.com/JournalV.php?FormName=Filter&FormAction=search&s_bdate=2016-1-1&s_edate=2016-12-31&s_prop=&slrec=&md5=11af1535ce7ed70d99438dc3bc02ec6d&record_id=7234)

The property manager has been instructed not to disburse any funds to the owner until further notice.

Current Account Balance is: \$4005.65

Payables:

Approx. \$500—cleanup of 10608 Lionel Drive, underway

\$142—HVAC work done at 10608 Lionel Drive

\$142—HVAC work done at 1104 Sorrels

Approx. \$300—Accrued utilities costs for 10608 Lionel Drive, 7720 Burnelle, and 1104 Sorrels (vacancies).

Property manager instructed to discontinue all utilities as of 3/14/2016.

Itemization of properties and rent status:

6101 Greenbank Dr., North Little Rock—Rented at \$950/mo. Tenant paid February and March rent. Lease runs until Jan 2018

3801 Mellene Dr., North Little Rock—Rented at \$790/mo. Tenant paid February and March rent. Lease runs until Nov 2016

10608 Lionel Dr., Little Rock—Currently VACANT. Tenant paid \$875 in February.

1104 Sorrels St., Jacksonville—Currently VACANT. No rent paid in February or March.

3018 W. Main St., Jacksonville—Rented at \$845/mo. Tenant paid February and March rent. Month-to-month lease.

313 Vine St., Jacksonville—Rented at \$750/mo. Tenant paid February and March rent. Month-to-month lease (tenant hasn't signed new lease)

8019 Depriest, Little Rock—Rented at \$750/mo. Tenant paid February and March rent. Lease ends May 1; we did not renew this tenant's lease (difficult tenant).

7720 Burnelle Dr., Little Rock—Currently VACANT. No rent paid in February or March.

Fill in this information to identify your case:

Debtor 1 Edmund W. Knetig

Debtor 2 Jennifer A. Knetig  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF OHIO

Case number 16-10576  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☐ No

☒ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

20

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 970.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 20.50

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 20.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Edmund W. Knetig**  
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6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>75.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>20.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>100.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>1,050.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>800.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>170.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>50.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>350.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>350.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>200.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>60.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>398.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ <u>4,633.50</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>7,855.96</u>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>12,489.46</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>7,535.71</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>12,489.46</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>-4,953.75</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain here: _____	

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(Spouse, if filing)  
United States Bankruptcy Court for the: **NORTHERN DISTRICT OF OHIO**  
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Check if this is:

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☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J-2**

**Schedule J-2: Your Expenses for Separate Household of Debtor 2**

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. **Do you and Debtor 1 maintain separate households?**

☐ No. Do not complete this form.  
☒ Yes

2. **Do you have dependents?** ☐ No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents names.

Fill out this information for each dependent.....

**Dependent's relationship to Debtor 2**

**Dependent's age**

**Does dependent live with you?**

**Daughter**

**14**

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ☒ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses**

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. \$ **2,398.08**

**If not included in line 4:**

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses

4a. \$ **0.00**

4b. \$ **0.00**

4c. \$ **680.00**



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4d.	Homeowner's association or condominium dues	4d. \$	<b>20.83</b>
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$	<b>0.00</b>
6.	<b>Utilities:</b>		
6a.	Electricity, heat, natural gas	6a. \$	<b>216.00</b>
6b.	Water, sewer, garbage collection	6b. \$	<b>180.00</b>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>360.00</b>
6d.	Other. Specify: _____	6d. \$	<b>0.00</b>
7.	<b>Food and housekeeping supplies</b>	7. \$	<b>1,050.00</b>
8.	<b>Childcare and children's education costs</b>	8. \$	<b>700.00</b>
9.	<b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>450.00</b>
10.	<b>Personal care products and services</b>	10. \$	<b>150.00</b>
11.	<b>Medical and dental expenses</b>	11. \$	<b>350.00</b>
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>210.00</b>
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>225.00</b>
14.	<b>Charitable contributions and religious donations</b>	14. \$	<b>75.00</b>
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a.	Life insurance	15a. \$	<b>0.00</b>
15b.	Health insurance	15b. \$	<b>0.00</b>
15c.	Vehicle insurance	15c. \$	<b>60.00</b>
15d.	Other insurance. Specify: _____	15d. \$	<b>0.00</b>
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <b>Broadview Heights City Tax</b>	16. \$	<b>100.00</b>
17.	<b>Installment or lease payments:</b>		
17a.	Car payments for Vehicle 1	17a. \$	<b>531.05</b>
17b.	Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c.	Other. Specify: _____	17c. \$	<b>0.00</b>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	<b>0.00</b>
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$	<b>0.00</b>
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a.	Mortgages on other property	20a. \$	<b>0.00</b>
20b.	Real estate taxes	20b. \$	<b>0.00</b>
20c.	Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d.	Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e.	Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
21.	<b>Other:</b> Specify: <b>Pet Care and Supplies</b>	21. +\$	<b>100.00</b>
22.	<b>Your monthly expenses.</b> Add lines 5 through 21. The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.	\$	<b>7,855.96</b>

23. Line not used on this form.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

**Fill in this information to identify your case:**

Debtor 1 Edmund W. Knetig  
First Name Middle Name Last Name

Debtor 2 Jennifer A. Knetig  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF OHIO

Case number 16-10576  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Edmund W. Knetig  
Edmund W. Knetig  
Signature of Debtor 1

Date November 11, 2016

X /s/ Jennifer A. Knetig  
Jennifer A. Knetig  
Signature of Debtor 2

Date November 11, 2016

**United States Bankruptcy Court  
Northern District of Ohio**

In re **Edmund W. Knetig  
Jennifer A. Knetig**

Debtor(s)

Case No. **16-10576**  
Chapter **7**

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- 1. Schedule I is amended to change employment for husband and to report his new income. Wife income is increased to account for a recent merit increase, to delete references to the TSP, and to update other withholding entries. Rental property loss is reduced as two properties have been sold at foreclose.**
- 2. Schedule J is amended to increase the monthly mortgage payment by \$140 as the result of a very recent escrow analysis, and to correct husband's rent to add parking.**

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

**Virgil E. Brown, Jr, Ch 7 Trustee via ECF at [virgil@vebtrustee.com](mailto:virgil@vebtrustee.com)**

**Amy L. Good on behalf of the United States Trustee at [amy.l.good@usdoj.gov](mailto:amy.l.good@usdoj.gov)**

**Rachel Steinlage on behalf of Centennial Bank at [rsteinlage@myersroman.com](mailto:rsteinlage@myersroman.com)**

**Jennifer Knetig, 8267 Creekside Trace, Broadview Heights, Ohio 44147**

**Edmund Knetig, 100 Hunt Club Drive, Apt 2A, Copley, OH 44321**

Date: **November 11, 2016**

**/s/ William J. Balena**

**William J. Balena 0019641**

**Attorney for Debtor(s)**

**Balena Law Firm, LLC**

**30400 Detroit Road**

**Suite 106**

**Westlake, OH 44145**

**888-633-5426 Fax:866-936-6113**

**docket@ohbksource.com**